

Fill in this information to identify the case:

Debtor Name Campbell Family Enterprises, Inc.

United States Bankruptcy Court for the: Northern District of Mississippi

Case number: 25-10364-SDM

Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: May 2025

Date report filed:

6/20/25
MM / DD / YYYY

Line of business: Trucking Company

NAISC code:

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Phillip Bret Campbell

Original signature of responsible party Phillip Campbell

Printed name of responsible party Phillip Campbell

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.

1. Did the business operate during the entire reporting period?
2. Do you plan to continue to operate the business next month?
3. Have you paid all of your bills on time?
4. Did you pay your employees on time?
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?
6. Have you timely filed your tax returns and paid all of your taxes?
7. Have you timely filed all other required government filings?
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?
9. Have you timely paid all of your insurance premiums?

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.

10. Do you have any bank accounts open other than the DIP accounts?
11. Have you sold any assets other than inventory?
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?
13. Did any insurance company cancel your policy?
14. Did you have any unusual or significant unanticipated expenses?
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?
16. Has anyone made an investment in your business?

Debtor Name Campbell Family Enterprises, Inc.

Case number 25-10364-SDM

17. Have you paid any bills you owed before you filed bankruptcy?
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 9410.13

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 77304.75

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 74396.87

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ 2907.88

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 12318.01

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 0

(*Exhibit E*)

Debtor Name Campbell Family Enterprises, Inc.

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 3
27. What is the number of employees as of the date of this monthly report? 3

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0
30. How much have you paid this month in other professional fees? \$ 0
31. How much have you paid in total other professional fees since filing the case? \$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> Actual	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>80000</u>	- \$ <u>77304.75</u>	= \$ <u>2695.25</u>
33. Cash disbursements	\$ <u>60000</u>	- \$ <u>74396.87</u>	= \$ <u>-14396.87</u>
34. Net cash flow	\$ <u>20000</u>	- \$ <u>2907.88</u>	= \$ <u>-17092.12</u>
35. Total projected cash receipts for the next month:			\$ <u>80000</u>
36. Total projected cash disbursements for the next month:			- \$ <u>70000</u>
37. Total projected net cash flow for the next month:			= \$ <u>10000</u>

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.



Regions Bank
Cleveland MS Main
129 South Sharp Ave.
Cleveland, MS 38732

CAMPBELL FAMILY ENTERPRISES INC
DEBTOR IN POSSESSION
1214 WAVERLY AVE
CLEVELAND MS 38732-4139

ACCOUNT #

XXXX7500

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Enclosures 0
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ADVANTAGE BUSINESS CHECKING
May 1, 2025 through May 30, 2025

SUMMARY

Beginning Balance	\$9,410.13	Minimum Daily Balance	\$977 -
Deposits & Credits	\$76,418.61 +	Average Monthly Statement Balance	\$8,110
Withdrawals	\$44,458.95 -		
Fees	\$36.00 -		
Automatic Transfers	\$0.00 +		
Returned Checks	\$886.14 +		
Checks	\$29,901.92 -		
Ending Balance	\$12,318.01		

DEPOSITS & CREDITS

05/01	Smartfreight Dp Smart Frei Campbell Famil 536171	2,935.98
05/02	Pt Corporation I Settlement Campbell Famil	1,546.90
05/02	Smartfreight Dp Smart Frei Campbell Famil 536650	4,712.74
05/05	Smartfreight Dp Smart Frei Campbell Famil 537004	4,745.18
05/06	Pt Corporation I Settlement Campbell Famil	1,716.72
05/07	Pt Corporation I Settlement Campbell Famil	3,950.91
05/07	Smartfreight Dp Smart Frei Campbell Famil 538070	2,645.85
05/08	Smartfreight Dp Smart Frei Campbell Famil 538612	3,354.63
05/09	Card Credit O Reilly 1452 5533 Cleveland MS 38732 8191	64.41
05/09	Pt Corporation I Settlement Campbell Famil	1,687.56
05/09	Smartfreight Dp Smart Frei Campbell Famil 539129	2,488.05
05/12	Pt Corporation I Settlement Campbell Famil	982.94
05/12	Smartfreight Dp Smart Frei Campbell Famil 539861	2,858.68
05/13	Smartfreight Dp Smart Frei Campbell Famil 539874	844.34
05/13	Smartfreight Dp Smart Frei Campbell Famil 540373	2,346.24
05/14	Pt Corporation I Settlement Campbell Famil	3,226.55
05/16	Pt Corporation I Settlement Campbell Famil	1,784.16
05/16	Smartfreight Dp Smart Frei Campbell Famil 541550	2,809.67
05/16	Smartfreight Dp Smart Frei Campbell Famil 541820	4,785.88
05/19	Smartfreight Dp Smart Frei Campbell Famil 542351	3,073.64
05/20	Smartfreight Dp Smart Frei Campbell Famil 542936	943.98
05/22	Smartfreight Dp Smart Frei Campbell Famil 544008	3,386.48
05/23	Pt Corporation I Settlement Campbell Famil	2,935.04
05/23	Smartfreight Dp Smart Frei Campbell Famil 544617	937.41
05/27	Pt Corporation I Settlement Campbell Famil	846.36

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)



Thank You For Banking With Regions!

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ACCOUNT #

7500

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DEPOSITS & CREDITS (CONTINUED)

05/28	PI Corporation I Settlement Campbell Famil	2,161.80
05/28	Smartfreight Dp Smart Frei Campbell Famil 545274	1,754.79
05/28	Smartfreight Dp Smart Frei Campbell Famil 545718	1,332.89
05/29	PI Corporation I Settlement Campbell Famil	1,862.00
05/29	Smartfreight Dp Smart Frei Campbell Famil 546120	5,077.35
05/30	Smartfreight Dp Smart Frei Campbell Famil 546857	2,619.48
Total Deposits & Credits		\$76,418.61

WITHDRAWALS

05/01	Card Purchase Double Quick 92 5542 Cleveland MS 38732 8191	43.16
05/01	Card Purchase IN *Mydrugtesti 7399 219-2901225 IN 46368 8191	175.00
05/01	Card Purchase C Spire Interne 4814 855-2774735 MS 39653 8191	211.69
05/02	Card Purchase Smart Mart 5541 Boyle MS 38730 8191	10.00
05/02	Card Purchase Cash App*philli 4829 Oakland CA 94612 8191	83.00
05/05	Card Purchase Boyle Lumber CO 5211 Boyle MS 38730 8191	7.36
05/05	Card Purchase General Truck S 5511 Memphis TN 38116 8191	128.18
05/05	Card Purchase Smart Mart 5541 Boyle MS 38730 8191	11.57
05/05	Card Purchase Cash App*philli 4829 Oakland CA 94612 8191	125.00
05/05	PIN Purchase Shell Service 5542 Cleveland 8191	30.06
05/05	Card Purchase Boyle Lumber CO 5211 Boyle MS 38730 8191	4.90
05/05	Card Purchase On The Go Boyle 5542 Boyle MS 38730 8191	50.02
05/05	Sentry Select Ins Pmt Campbell Famil 211624347	11,669.36
05/06	Recurring Card Transaction Atom Truck Repa 7538 Aleksandr.Yar NC 28110 8191	103.40
05/06	Card Purchase Cash App*philli 4829 Oakland CA 94612 8191	65.00
05/06	Card Purchase Cash App*philli 4829 Oakland CA 94612 8191	125.00
05/06	Pilot Travel Cen Pilotdraft Campbell Famil 405293	6,327.88
05/06	PIN Purchase Wm Superc Wal- 5411 Cleveland 8191	114.58
05/07	Card Purchase Smart Mart 5541 Boyle MS 38730 8191	8.00
05/07	Card Purchase Cash App*philli 4829 Oakland CA 94612 8191	60.00
05/07	Card Purchase Harbor Freight 5999 Cleveland MS 38732 8191	8.55
05/07	PIN Purchase O Reilly 1452 5533 Cleveland MS 8191	8.00
05/07	PIN Purchase Parker S Filii 5542 Cleveland 8191	98.75
05/07	PIN Purchase Rick S Ex 207 5542 Shaw 8191	14.99
05/08	Card Purchase Truck Pro 5533 Leland MS 38756 8191	181.89
05/08	Card Purchase Smart Mart 5541 Boyle MS 38730 8191	13.27
05/08	Card Purchase On The Go Boyle 5542 Boyle MS 38730 8191	150.00
05/08	Card Purchase Smart Mart 5541 Boyle MS 38730 8191	14.41
05/08	PIN Purchase Autozone 0437 5533 Cleveland MS 8191	77.03
05/08	PIN Purchase O Reilly 1452 5533 Cleveland MS 8191	7.48
05/09	Card Purchase Truck Pro 5533 Leland MS 38756 8191	181.89
05/09	Card Purchase O Reilly 1452 5533 Cleveland MS 38732 8191	88.77
05/09	Card Purchase O Reilly 1452 5533 Cleveland MS 38732 8191	4.43
05/09	Card Purchase O Reilly 1452 5533 Cleveland MS 38732 8191	13.89
05/09	Card Purchase O Reilly 1452 5533 Cleveland MS 38732 8191	26.64
05/09	Card Purchase O Reilly 1452 5533 Cleveland MS 38732 8191	64.41
05/09	Card Purchase O Reilly 1452 5533 Cleveland MS 38732 8191	45.10
05/09	Card Purchase Cash App*philli 4829 Oakland CA 94612 8191	30.00
05/12	Recurring Card Transaction Motive 855-434- 7372 855-434-3564 CA 94105 8191	335.00
05/12	Card Purchase O Reilly 1452 5533 Cleveland MS 38732 8191	38.99
05/12	Card Purchase Harbor Freight 5999 Cleveland MS 38732 8191	37.44
05/12	Card Purchase Sq *Dennies Tru 7538 Owensboro KY 42301 8191	477.00
05/12	Card Purchase Cash App*philli 4829 Oakland CA 94612 8191	100.00



Regions Bank
Cleveland MS Main
129 South Sharp Ave
Cleveland, MS 38732

CAMPBELL FAMILY ENTERPRISES INC
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1214 WAVERLY AVE
CLEVELAND MS 38732-4139

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WITHDRAWALS (CONTINUED)

05/12	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	70.00
05/12	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	150.00
05/12	Card Purchase Cash App*doorda	5812 Cash.App	CA 94107	8191	47.52
05/13	Card Purchase General Truck S	5511 Memphis	TN 38116	8191	417.20
05/13	Msdeptofrevenue Taxpayment Phillip Campbe	M326099328			129.00
05/13	Pilot Travel Cen Pilotdraft Campbell Famil	405293			6,487.74
05/14	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	100.00
05/14	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	135.00
05/15	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	85.00
05/15	Card Purchase Smart Mart	5541 Boyle	MS 38730	8191	44.45
05/16	Card Purchase Double Quick 92	5542 Cleveland	MS 38732	8191	62.64
05/16	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	35.00
05/19	Card Purchase General Truck S	5511 Memphis	TN 38116	8191	296.31
05/19	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	33.79
05/19	Card Purchase Rick S Express	5542 Cleveland	MS 38732	8191	40.00
05/20	Card Purchase William Wells T	7538 Williamwellst	MS 39759	8191	804.50
05/20	Card Purchase IN *Mydrugtesti	7399 219-2901225	IN 46368	8191	85.00
05/20	Card Purchase IN *Mydrugtesti	7399 219-2901225	IN 46368	8191	175.00
05/20	Card Purchase IN *Mydrugtesti	7399 219-2901225	IN 46368	8191	175.00
05/20	Card Purchase O Reilly 1452	5533 Cleveland	MS 38732	8191	59.88
05/20	Pilot Travel Cen Pilotdraft Campbell Famil	405293			5,137.25
05/21	Recurring Card Transaction Intuit *Qbooks	5734 Cl.Intuit.Com	CA 94043	8191	115.00
05/21	Card Purchase Smart Mart	5541 Boyle	MS 38730	8191	12.00
05/22	Card Purchase Mvr Online.Com	5815 Mvronline.Com	FL 32817	8191	25.00
05/22	Card Purchase Boyle Lumber CO	5211 Boyle	MS 38730	8191	22.44
05/22	PIN Purchase Wal-Mart #1530	5411 Cleveland		8191	17.56
05/22	PIN Purchase Tractor Supply	5599 Cleveland	MS	8191	29.92
05/23	Card Purchase Mvr Online.Com	5815 Mvronline.Com	FL 32817	8191	25.00
05/23	Card Purchase Mvr Online.Com	5815 Mvronline.Com	FL 32817	8191	25.00
05/23	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	112.00
05/23	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	1,550.00
05/23	Card Purchase Boyle Lumber CO	5211 Boyle	MS 38730	8191	6.73
05/23	Card Purchase Dollar-General	5331 Boyle	MS 38730	8191	24.08
05/23	PIN Purchase Tractor Supply	5599 Cleveland	MS	8191	74.89
05/27	Card Purchase Bulkloads Now L	8699 800-5189240	MO 65804	8191	75.00
05/27	Card Purchase Smart Mart	5541 Boyle	MS 38730	8191	10.56
05/27	Card Purchase Cash App*dylan	4829 Oakland	CA 94612	8191	120.00
05/27	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	20.00
05/27	Card Purchase Mvr Online.Com	5815 Mvronline.Com	FL 32817	8191	25.00
05/27	Card Purchase Dollar-General	5331 Boyle	MS 38730	8191	6.26
05/27	Card Purchase Boyle Lumber CO	5211 Boyle	MS 38730	8191	19.25
05/27	Card Purchase O Reilly 1452	5533 Cleveland	MS 38732	8191	40.03
05/27	Card Purchase Smart Mart	5541 Boyle	MS 38730	8191	45.47
05/27	Card Purchase Tractor Supply	5599 Cleveland	MS 38732	8191	5.43
05/27	Card Purchase O Reilly 1452	5533 Cleveland	MS 38732	8191	30.77
05/28	Card Purchase General Truck S	5511 Memphis	TN 38116	8191	459.27
05/28	Card Purchase Mvr Online.Com	5815 Mvronline.Com	FL 32817	8191	25.00
05/28	Card Purchase IN *Mydrugtesti	7399 219-2901225	IN 46368	8191	175.00
05/28	Card Purchase Tractor Supply	5599 Cleveland	MS 38732	8191	2.57
05/28	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	96.80
05/28	Cspire Pcssslp Mailoreycampb				386.35
05/28	Pilot Travel Cen Pilotdraft Campbell Famil	405293			4,163.14
05/29	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	69.00
05/29	Card Purchase Smart Mart	5541 Boyle	MS 38730	8191	7.59



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ACCOUNT #

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WITHDRAWALS (CONTINUED)

05/29	Card Purchase Boyle Lumber CO	5211 Boyle	MS 38730	8191	14.97
05/29	Card Purchase Boyle Lumber CO	5211 Boyle	MS 38730	8191	24.60
05/29	PIN Purchase On The Go Boyl	5541 Boyle		8191	100.00
05/29	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	33.00
05/29	PIN Purchase On The Go Boyl	5542 Boyle		8191	25.70
05/30	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	143.00
05/30	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	100.00
05/30	Card Purchase O Reilly 1452	5533 Cleveland	MS 38732	8191	5.34
05/30	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	15.26
05/30	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	66.00
05/30	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	65.00
05/30	Card Purchase Cash App*philli	4829 Oakland	CA 94612	8191	102.60

Total Withdrawals \$44,458.95

FEES

05/06	Paid Overdraft Item Fee	36.00
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RETURNED CHECKS

05/07	Credit-Returned Ck#	183	364.84
05/07	Credit-Returned Ck#	182	521.30

Total Returned Checks \$886.14

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
05/01	177	100.00	05/14	197	1,235.85
05/05	178	1,483.90	05/21	198	1,000.00
05/05	179	1,311.91	05/18	199	1,477.16
05/06	180	1,298.71	05/16	200	1,115.00
05/05	181	1,643.47	05/19	201	873.90
05/06	182	521.30	05/20	203	855.19
05/06	183	364.84	05/20	204	500.00
05/09	184	561.01	05/16	205	561.02
05/09	185	321.65	05/16	206	321.64
05/08	186	1,500.00	05/20	207	300.00
05/09	187	1,068.00	05/21	208	200.00
05/09	188	1,522.50	05/28	209	100.00
05/13	190	1,137.16	05/23	210	1,071.82
05/12	191	1,077.29	05/28	212	920.37
05/09	192	561.02	05/23	213	1,169.56
05/09	193	321.65	05/23	214	100.00
05/09	194	500.00	05/30	215	1,087.00
05/09	195	349.00	05/30	216	1,220.00
05/09	196	150.00			

Total Checks \$29,901.92

* Break In Check Number Sequence.



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ACCOUNT #

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DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
05/01	11,816.26	05/12	7,655.96	05/21	3,463.74
05/02	17,982.90	05/13	2,675.44	05/22	6,755.30
05/05	6,262.35	05/14	4,431.14	05/23	6,468.67
05/06	977.64 -	05/15	4,301.69	05/27	6,917.26
05/07	6,306.97	05/16	10,108.94	05/28	5,838.24
05/08	7,717.52	05/19	11,938.58	05/29	12,502.73
05/09	6,147.58	05/20	4,790.74	05/30	12,318.01

You may request account disclosures containing terms, fees, and rate information (if applicable) for your account by contacting any Regions office.

Easy Steps to Balance Your Account

Checking Account

1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

The law requires you to use "reasonable care and promptness" in examining your bank statement and all checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures

Telephone us toll-free at 1-800-73-4667

or write us at

or write us at
Monic Funds Tran

Post Office Box 41

Post Office Box 45201
Birmingham, Alabama

Birmingham, Alabama;

Please contact Regions as soon as you can, if you think your statement is wrong & you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement to which the problem or error appeared.

(1) Tell us your name and account number.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

(3) Tell us the dollar amount of the suspected error. We will respond in writing within ten (10) business days.

If you tell us verbally, we may require that you send us your complaint in writing so that we can keep a record.

We will determine whether an error occurred within ten (10) business days. If we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint. We will credit your account within ten (10) business days for POS transactions or for transfers initiated outside of the United States. If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account. We may not credit your account if it previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days of first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error.

If we decide there was no error, we will send you a written explanation three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR
(724-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

(734-4667) OR VISIT YOUR NEAREST REGIONAL OFFICE
SC - Service Charge CR - Credit

You can make a deposit at the branch during business hours or count 24 hours a day, please visit <https://selfservice.regions.com>.